

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Javier A. Ramos
 Angelina L. Ramos
 Debtors

Case No. 19-16648-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Randi
 Form ID: 210U

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Aug 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2020.

db/jdb	+Javier A. Ramos, Angelina L. Ramos, 3602 Morrell Avenue, Philadelphia, PA 19114-1912
cr	+ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
14447328	+ACAR Leasing LTD d/b/a GM Financial Leasing, c/o William E. Craig, Esquire, 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124
14421090	+ACAR Leasing LTD dba GM Financial Leasing, P.O. Box 183853, Arlington, VA 76096-3853
14410203	+BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
14435389	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14410204	+Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14444149	+Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14410206	+Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14428955	+JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14467222	+PENNSYLVANIA HOUSING FINANCE AGENCY, C/O Rebecca A. Solarz,, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14437355	+PHILA GAS WORKS, 800 W MONTGOMERY AVE, PHILADELPHIA, PA 19122-2898, ATTN: BANKRUPTCY DEPT,3FL
14410212	+Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Aug 22 2020 04:13:45 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 22 2020 04:13:17 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 22 2020 04:13:37 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14416064	+E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 22 2020 04:17:59 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14410205	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 22 2020 04:07:00 Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
14420224	E-mail/Text: mrdiscen@discover.com Aug 22 2020 04:12:56 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14410207	+E-mail/Text: mrdiscen@discover.com Aug 22 2020 04:12:56 Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
14410208	+E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Aug 22 2020 04:13:03 Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14410209	E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 22 2020 04:06:59 Jpmcb Card, Po Box 15369, Wilmington, DE 19850
14444562	E-mail/PDF: resurgentbknotifications@resurgent.com Aug 22 2020 04:07:16 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14410210	+E-mail/PDF: pa_dc_claims@navient.com Aug 22 2020 04:06:48 Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14441126	+E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Aug 22 2020 04:12:54 Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
14410211	+E-mail/Text: blegal@phfa.org Aug 22 2020 04:13:28 Pa Housing Finance Age, 2101 N Front St, Harrisburg, PA 17110-1086
14463648	+E-mail/Text: blegal@phfa.org Aug 22 2020 04:13:28 Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2020 at the address(es) listed below:

PAUL H. YOUNG on behalf of Joint Debtor Angelina L. Ramos support@ymalaw.com, ykaecf@gmail.com,
paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com
PAUL H. YOUNG on behalf of Debtor Javier A. Ramos support@ymalaw.com, ykaecf@gmail.com,
paullawyers@gmail.com, pyoung@ymalaw.com; youngpr83562@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor Pennsylvania Housing Finance Agency
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com
WILLIAM EDWARD CRAIG on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com; mortoncraigecef@gmail.com

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Javier A. Ramos and Angelina L. Ramos

Case No: 19-16648-mdc

Debtor(s)

CLERK'S NOTICE RE: PRESUMPTION OF ABUSE

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

Dated: 8/21/20

For The Court

Timothy B. McGrath
Clerk of Court